

reasons, wherein the Examiner objected to Claims 1-20 for formal reasons, and wherein the Examiner rejected Claims 1-20 in view of prior art references.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows:

IN THE CLAIMS:

Please cancel Claims 1-20, without prejudice, and please add the following new claims 21-94 as follows:

-- 21. An apparatus for providing employee benefits information, comprising:

A1 a receiver for receiving a request for employee benefits information;

a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance

information, and life insurance information, and at least one of pension benefits information and retirement benefits information;

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a processing device, wherein the processing device processes the request for employee benefits information in conjunction with the employee benefits information stored in the database, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the processing device generates a message containing a response to the request for employee benefits information; and

a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

22. The apparatus of Claim 21, wherein the message contains at least one of employee wage information, salary information, payroll information, and information regarding

at least one of an employee savings plan or program, a 401K retirement plan or program, a self-employed retirement plan or program, an employee credit union at least one of account, plan, and program, an employee savings plan or program, an employee loan plan or program, an employee discount plan or program, and a buying service plan or program.

23. The apparatus of Claim 21, wherein the employee benefits information is associated with an employment relationship.

24. The apparatus of Claim 21, wherein the employee benefits information is associated with an independent contractor relationship.

25. The apparatus of Claim 21, wherein the message contains information regarding an individual employee, wherein the information regarding the individual employee includes at least one of job title, a length of service, a salary, withholding taxes, vacation time, sick time, and personal time.

26. The apparatus of Claim 21, wherein the healthcare insurance information includes information regarding at least one of a healthcare provider, a medical insurance provider, a dental insurance provider, a health maintenance organization, a major medical provider, available healthcare insurance benefits, instructions for obtaining or claiming healthcare insurance benefits, a health-care participant, a health care provider, a healthcare insurance plan coverage, a healthcare insurance benefit co-payment or deductible, healthcare insurance benefits claim information, and a status of a healthcare insurance benefits claim.

27. The apparatus of Claim 21, wherein the disability insurance information includes information regarding at least one of a disability insurance provider, a short-term disability insurance provider, a long-term disability insurance provider, available disability insurance benefits, instructions for obtaining or claiming disability insurance benefits, a disability insurance plan coverage, a disability insurance co-payment or deductible, disability insurance claim information, and a status of a disability insurance claim.

28. The apparatus of Claim 21, wherein the life insurance information includes information regarding at least one of a life insurance provider, available life insurance benefits, instructions for obtaining or claiming life insurance benefits, a life insurance plan coverage, a life insurance co-payment or deductible, life insurance claim information, and a status of a life insurance claim.

29. The apparatus of Claim 21, wherein the message contains information regarding at least one of a credit union, a bank, an available credit union or banking service, instructions for obtaining or claiming a credit union or banking benefit, an employee savings account, loan information, mortgage information, a savings interest rate, a loan rate, and a mortgage rate.

30. The apparatus of Claim 21, wherein the at least one of pension benefits information and retirement benefits information includes information regarding at least one of a pension benefits provider, information concerning pension benefits services provided, instructions for obtaining pension benefits, information regarding an employee pension account, pension benefits loan information, information regarding at least one of pension benefits available,

vested pension benefits, unvested pension benefits, availability of pension benefits, a status of a pending pension benefits claim, a retirement benefits provider, an employee's retirement benefits, a retirement savings account, retirement benefits loan information, a stock account, a mutual fund account, a stock option account, a retirement benefits at least one of savings interest rate, loan interest rate, and mortgage interest rate, instructions for claiming retirement benefits, information regarding retirement investment vehicles, instructions for making account deposits or withdrawals, deposit or withdrawal procedures, a retirement account balance, a retirement account vested amount, a retirement account unvested amount, and at least one of financial advise, planning information, and forecasting information, regarding at least one of a pension benefits account and a retirement benefits account.

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31. The apparatus of Claim 21, wherein the message includes information regarding at least one of a provider of at least one of an employee discount and a buying service at least one of a goods provider, a services provider, and a discount club, at least one of a good and a service offered under at least one of an employee discount

program and a buying service program, instructions for ordering at least one of a good and a service under at least one of an employee discount program and a buying service program, instructions for at least one of making a purchase, placing an order, obtaining customer service, and checking an order status, under at least one of an employee discount program and a buying service program.

32. The apparatus of Claim 21, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a television, an interactive television, a handheld computer, and a palmtop computer.

33. The apparatus of Claim 21, wherein the communication device is a kiosk.

34. The apparatus of Claim 21, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

35. The apparatus of Claim 21, wherein the apparatus is utilized on or over at least one of a

telecommunication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, and a low earth orbiting satellite (LEOs) network.

36. The apparatus of Claim 21, wherein the apparatus is utilized on or over an intranet.

37. The apparatus of Claim 21, wherein the apparatus is at least one of a network computer, a server computer, and an Internet server computer.

38. The apparatus of Claim 21, wherein the apparatus provides at least one of information regarding an employment status, information regarding benefits provided to an employee, information regarding benefits, instructions for obtaining or claiming benefits, information for making a benefit election, information for making a change to a benefit, information for changing an investment in at least one of a savings account, a pension account, and a retirement account, and information for applying for an additional benefit.



39. The apparatus of Claim 21, wherein the apparatus is utilized to at least one of make a purchase and place an order in connection with at least one of an employee discount program and a buying service.

40. The apparatus of Claim 21, wherein the employee benefits information is updated in real-time.

41. The apparatus of Claim 21, wherein the processing device processes the request for employee benefits information in conjunction with a user name and a password.

42. The apparatus of Claim 21, wherein the message contains information regarding at least one of an employee's name, address, social security number, date of birth, date of hire, payroll information, salary information, at least one of payroll withholdings and deductions information, tax exemption status information, company stock account information, stock options account information, equity interest account information, information regarding a number of dependents, federal withholding taxes, state withholding taxes, local withholding taxes, social security taxes,

disability taxes, disability withholding taxes, retirement deductions, pension deductions, IRA deductions, 401K deductions, SEP deductions, savings deductions, savings bond deductions, stock purchase plan deductions, employer held savings accounts, and credit union deductions.

43. The apparatus of Claim 21, wherein the message contains at least one of tuition reimbursement program information, educational assistance program information, child care or day care program information, in-house training course information, and a training course or educational course at least one of schedule information, course description information, and registration information.

44. The apparatus of Claim 21, wherein the apparatus is utilized to at least one of register for a class or course, make a request for a tuition reimbursement, and file an expense account.

45. The apparatus of Claim 21, wherein the database contains information regarding at least one of vacation time, personal time, and sick time, and further wherein the message contains information regarding the at least one of vacation time, personal time, and sick time.

46. The apparatus of Claim 21, wherein the apparatus provides information regarding at least one of a company announcement, a company calendar or schedule, a personnel directory, and an in-house job posting.

47. The apparatus of Claim 21, wherein the healthcare insurance information includes at least one of health maintenance organization information, medical insurance information, major medical insurance information, dental insurance information, mental health insurance information, and prescription eye care insurance information.

48. The apparatus of Claim 21, wherein the processing device processes information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a healthcare insurance claim submission, and a status of a pending healthcare insurance claim.

49. The apparatus of Claim 21, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a healthcare benefits provider and a change in healthcare insurance coverage.

50. The apparatus of Claim 21, wherein the apparatus provides information to an employer regarding a transaction between an employee and a healthcare benefits provider.

51. The apparatus of Claim 21, wherein the apparatus provides information regarding at least one of short-term disability benefits, long-term disability benefits, disability benefits provided, instructions or information for obtaining or claiming disability benefits, information regarding filing a disability insurance claim, an applicable deductible or co-payment under a plan, a referral authorization for a specialist, a disability insurance claim submission, and a status of a pending disability insurance claim.

52. The apparatus of Claim 21, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a disability insurance provider and a change in disability insurance coverage.

53. The apparatus of Claim 21, wherein the apparatus provides information to an employer regarding a transaction between an employee and a disability benefits provider.

54. The apparatus of Claim 21, wherein the apparatus provides information regarding at least one of life insurance benefits, a listing of life insurance benefits available to an employee, term life insurance, whole life insurance, an explanation of life insurance benefits provided under a benefits plan or package, a life insurance coverage, filing a life insurance claim, an applicable deductible or co-payment under a plan, a submission of a life insurance claim, and a status of a pending life insurance claim.

55. The apparatus of Claim 21, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a life insurance provider and a change in life insurance coverage.

56. The apparatus of Claim 21, wherein the apparatus provides information to an employer regarding a transaction between an employee and a life insurance provider.

57. The apparatus of Claim 21, wherein the apparatus is utilized to at least one of access a credit union account balance or a bank account balance, authorize or terminate a payroll deduction, order checks, make a payment, stop a payment, apply for a loan or a mortgage, and purchase a certificate of deposit or a bond, via the communication device.

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58. The apparatus of Claim 21, wherein the apparatus is utilized to at least one of provide financial advice, provide information regarding a benefit offered by a credit union or a banking service provider, provide information regarding a special rate loan offered to employees, apply for a mortgage, purchase at least one of a stock, a bond, a mutual fund, a savings bond, provide a forecast for a savings account, provide information regarding a company stock purchase made through a company-sponsored plan, and provide information regarding a savings bond purchasing plan.

59. The apparatus of Claim 21, wherein the employee benefits information includes pension benefits information, wherein the pension benefits information includes at least one of a description of pension benefits, information regarding at least one of a vested and an unvested interest,

information regarding a total account value or balance,  
information regarding at least one of a list and a date of an  
employer contribution, information regarding at least one of  
a list and a date of an employee contribution, funds  
availability information, information regarding an investment  
vehicles, and information regarding an investment option.

60. The apparatus of Claim 21, wherein the apparatus  
is utilized to at least one of perform an allocation of  
pension funds among various vehicles or options, change an  
employee pension plan contribution on-line, file a pension  
benefits claim, and determine of a status of a pending  
pension benefits claim.

61. The apparatus of Claim 21, wherein the employee  
benefits information includes information regarding at least  
one of financial advice for managing a pension benefits  
account, information regarding at least one of a special loan  
offering and an investment offering, information regarding a  
forecast for a pension account, information regarding a  
financial planning strategy needed to reach a goal, and  
information regarding a company stock purchase made through a  
company-sponsored plan.

62. The apparatus of Claim 21, wherein the employee benefits information includes information regarding at least one of an employer sponsored retirement account and a self-employed retirement program or account.

63. The apparatus of Claim 21, wherein the employee benefits information includes retirement benefits information, wherein the retirement benefits information includes information regarding at least one of a retirement account, at least one of an investment option and an investment vehicle, at least one of an account value and an account balance, at least one of a vested value and an unvested value, at least one of a list and a date of an employer contribution, at least one of a list and a date of an employee contribution, at least one of a list and a date of a profit sharing contribution, and at least one of how and when account monies can be withdrawn or borrowed.

64. The apparatus of Claim 21, wherein the apparatus is utilized to at least one of allocate retirement funds among various investment vehicles or options and change a contribution to a retirement account via the communication device.



65. The apparatus of Claim 21, wherein the employee benefits information includes information regarding at least one of an employee discount, a buying service, and a buying service which participates in an employee benefits program.

66. The apparatus of Claim 21, wherein the employee benefits information includes a link to at least one of an employee discount provider and a buying service provider.

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67. The apparatus of Claim 21, wherein the apparatus is utilized to at least one of place of an order with at least one of a goods provider and a services provider, register with at least one of a goods provider and a services provider, subscribe to at least one of a goods provider and a services provider, and check a status of a pending order.

68. The apparatus of Claim 21, wherein the database stores information regarding an individual benefits account.

69. The apparatus of Claim 68, wherein the individual benefits account exists independently of an employment status or an employment relationship.

70. The apparatus of Claim 21, wherein the communication device transmits at least one of an electronic mail transmission, a facsimile transmission, an electronic form submission, and an electronic form transmission, to at least one of the receiver and a provider computer.

71. The apparatus of Claim 21, wherein the apparatus is utilized to pool employees from different employers to obtain employee benefits.

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72. The apparatus of Claim 21, wherein the apparatus is utilized by a benefits provider to provide information regarding at least one of a new program, a new benefit, a special program, and a benefit discount offering.

73. The apparatus of Claim 21, wherein the apparatus provides information regarding an employee who has at least one of upgraded a benefit and taken advantage of at least one of a benefit offer, an employee discount, and a buying service.

74. The apparatus of Claim 21, wherein an employee utilizes at least one of a fund, money, and a credit,

provided by an employer to obtain benefits from a benefits provider.

75. The apparatus of Claim 74, wherein the employee utilizes the at least one of a fund, money, and a credit, provided by an employer to create a benefit account which is employer independent.

76. The apparatus of Claim 21, wherein the apparatus is utilized to facilitate communication between benefits providers.

77. The apparatus of Claim 76, wherein a communication between benefits providers includes at least one of information shared between at least one of a doctor, a physician, a healthcare provider, and a referral authorization.

78. The apparatus of Claim 21, wherein the apparatus is utilized in conjunction with at least one of an intelligent agent, a software agent, and a mobile agent.

79. The apparatus of Claim 78, wherein the at least one of an intelligent agent, a software agent, and a mobile

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agent, is utilized to at least one of obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, a benefit provider, act to at least one of request a benefit or benefits information, request a service, purchase at least one of a good and a service, perform an action for or on behalf of at least one of an employee, an administrator, and a benefit provider, report at least one of a finding and an action taken, and purchase a benefit.

80. The apparatus of Claim 21, wherein the at least one of the transmitter and a provider computer transmits at least one of a benefits requests form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

81. The apparatus of Claim 21, wherein the apparatus provides information regarding at least one of a change to a benefit, a changes to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits packages, and

benefits information, a making of a payment to at least one of a deferred income savings account and a pension account, to the communication device.

82. The apparatus of Claim 21, wherein the message contains a link to at least one of an attorney, an accountant, a management consultant, a security firm, a recruiter, an employment agency, an insurance provider, a financial institution, a goods provider, and a services provider.

83. The apparatus of Claim 21, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

84. The apparatus of Claim 21, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

85. The apparatus of Claim 21, wherein the apparatus is utilized in conjunction with at least one of an electronic power of attorney form, an electronic authorization, an

electronic signature, and a digital signature, in order to file at least one of a medical claim form, a dental claim form, a health claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

86. The apparatus of Claim 21, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

87. An apparatus for providing employee benefits information, comprising:

a receiver for receiving a request for employee benefits information;

a database for storing employee benefits information, wherein the employee benefits information includes at least one of vacation time information, personal time information, and sick time information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information;

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a processing device, wherein the processing device processes the request for employee benefits information in conjunction with the employee benefits information stored in the database, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of vacation time information, personal time information, and sick time information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the processing device generates a message containing a response to the request for employee benefits information; and

a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

88. An apparatus for providing employee benefits information, comprising:

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a database for storing employee benefits account information for at least one individual, wherein the employee benefits account information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the database contains information for enabling the at least one individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, and life insurance, and with a provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual;

a processing device, wherein the processing device processes information regarding the employee benefits account information, wherein the processing device is capable of processing at least one of a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and a transaction between the at least one individual and at least



one of the provider of at least one of healthcare insurance, disability insurance, and life insurance, and the provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between the employer or contracting entity and the at least one individual, wherein the processing device at least one of generates a message in response to the request for employee benefits information and generates information regarding the transaction; and

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at least one of an output device for outputting at least one of the message and the information regarding the transaction, a display device for displaying at least one of the message and the information regarding the transaction, and a transmitter for transmitting at least one the message and the information regarding the transaction to a communication device associated with the at least one individual.

89. An apparatus for providing employee benefits information, comprising:

a database for storing information regarding at least one of a benefit, a benefits package, and benefits pricing,

provided by a benefits provider, and information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, associated with at least one of an employer, an employee, and an individual;

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a processing device for processing the information regarding the at least one of a benefit, a benefits package, and benefits pricing, in conjunction with the information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, wherein the processing device identifies a benefits provider capable of providing at least one of a benefit, benefits, and benefits information, in response to the at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, and further wherein the processing device generates a message containing information regarding the benefits provider, wherein the message contains information regarding the at least one of a benefit, a benefits package, and benefits pricing, provided by the benefits provider; and

at least one of an output device for outputting the message, a display device for displaying the message, and a transmitter for transmitting the message to a communication device associated with the at least one of an employer, an employee, and an individual.

90. An apparatus for providing employee benefits information, comprising:

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a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information;

a processing device, wherein the processing device detects at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits

information, wherein the processing device generates a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information; and

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a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, a benefits administrator, and a benefits provider.

91. A method for providing employee benefits information, comprising:

receiving a request for employee benefits information with a receiver associated with a processing device;

storing employee benefits information, wherein the employee benefits information includes at least one of vacation time information, personal time information, and

sick time information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the employee benefits information is stored in a memory device;

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processing the request for employee benefits information in conjunction with the employee benefits information stored in the memory device, wherein the request is processed by a processing device capable of processing a request for employee benefits information regarding at least one of vacation time information, personal time information, and sick time information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information;

generating a message containing a response to the request for employee benefits information; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

92. A method for providing employee benefits information, comprising:

storing employee benefits account information for at least one individual, wherein the employee benefits account information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the stored information contains information for enabling the at least one individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, and life insurance, and with a provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual, wherein the employee benefits account information is stored in a memory device;

processing information regarding the employee benefits account information, wherein the information is processed by a processing device capable of processing at least one of a request for employee benefits information regarding at least one of healthcare insurance information,

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disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and a transaction between the at least one individual and at least one of the provider of at least one of a healthcare insurance, disability insurance, and life insurance, and the provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual;

at least one of generating a message in response to the request for employee benefits information and generating information regarding the transaction; and

at least one of outputting at least one of the message and the information regarding the transaction, displaying at least one of the message and the information regarding the transaction, and transmitting at least one of the message and the information regarding the transaction to a communication device associated with the at least one individual.

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93. A method for providing employee benefits information, comprising:

storing information regarding at least one of a benefit, a benefits package, and benefits pricing, provided by a benefits provider, and information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, associated with at least one of an employer, an employee, and an individual, wherein the information is stored in a memory device;

processing the information regarding the at least one of a benefit, a benefits package, and benefits pricing, in conjunction with the information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, wherein the information is processed by a processing device;

identifying a benefits provider capable of providing at least one of a benefit, benefits, and benefits information, in response to the at least one of a request

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for benefits, a need for benefits, a benefits requirement,  
and a request for benefits information;

generating a message containing information  
regarding the benefits provider, wherein the message  
contains information regarding the at least one of a  
benefit, a benefits package, and benefits pricing, provided  
by the benefits provider; and

at least one of outputting the message, displaying  
the message, and transmitting the message to a communication  
device associated with the at least one of an employer, an  
employee, and an individual.

94. A method for providing employee benefits  
information, comprising:

storing employee benefits information, wherein the  
employee benefits information includes at least one of  
healthcare insurance information, disability insurance  
information, and life insurance information, and at least one  
of pension/benefits information and retirement benefits  
information, wherein the employee benefits information is  
stored in a memory device;

detecting at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the change is detected by a processing device;

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generating a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information; and

transmitting the message to a communication device, associated with at least one of an employee, a benefits